

**UNITED STATES BANKRUPTCY COURT**WESTERN DISTRICT OF TEXAS  
EL PASO DIVISION

In re: LORENA DUBE

Case No.: 09-32080-HCM

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Stuart C. Cox, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/16/2009.
- 2) The plan was confirmed on 02/05/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on 08/11/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/10/2014.
- 5) The case was dismissed on 03/10/2014.
- 6) Number of months from filing or conversion to last payment: 49.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 41,185.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$24,246.00
Less amount refunded to debtor:	\$ .00

<b>NET RECEIPTS:</b>	\$24,246.00
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**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$2,995.00
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$1,499.50
Other:	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	\$4,494.50
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Attorney fees paid and disclosed by debtor:	\$ .00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
A.N. FINANCE	Unsecured	759.00	753.19	753.19	179.90	.00
AMERICAN EXP. CENTURION BANK	Unsecured	12,718.00	12,717.88	12,717.88	3,039.88	.00
AMERICAN EXP. CENTURION BANK	Unsecured	4,093.00	3,793.61	3,793.61	906.75	.00
AMERICAN EXPRESS	Unsecured	NA	NA	NA	.00	.00
AMERICAN EXPRESS	Unsecured	NA	NA	NA	.00	.00
ASHLEY FUNDING SVC, LLC	Unsecured	1,147.00	1,136.21	1,136.21	271.91	.00
ASHLEY FUNDING SVC, LLC	Unsecured	216.00	216.00	216.00	51.70	.00
CAPITAL ONE	Unsecured	1,972.00	NA	NA	.00	.00
CARLOS DUBE	Unsecured	NA	NA	NA	.00	.00
CENTRAL PORTFOLIO CONTROL, INC.	Unsecured	NA	NA	NA	.00	.00
CHASE HOME FINANCE	Secured	88,000.00	89,674.51	89,674.51	.00	.00
CHASE HOME FINANCE	Secured	NA	1,014.97	1,014.97	1,014.97	94.23

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CHASE HOME FINANCE	Secured	NA	10,804.02	10,804.02	10,804.02	631.51
CITIBANK	Unsecured	NA	NA	NA	.00	.00
ECAST SETTLEMENT	Unsecured	3,900.00	4,815.54	4,815.54	1,151.05	.00
EL PASO ORTHOPAEDIC SURGERY	Unsecured	3,657.00	149.00	149.00	35.68	.00
F.H.A./H.U.D.	Unsecured	NA	NA	NA	.00	.00
INTERNAL REVENUE SERVICE	Unsecured	NA	NA	NA	.00	.00
KELLY J. HARVEY, ATTORNEY	Unsecured	NA	NA	NA	.00	.00
NORTHBANK EMERGENCY PHYSICIANS	Unsecured	311.00	NA	NA	.00	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,228.00	2,843.11	2,843.11	679.57	.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,200.00	3,543.58	3,543.58	847.01	.00
RIVERWALK HOLDINGS LTD	Unsecured	2,574.00	NA	NA	.00	.00
RIVERWALK HOLDINGS LTD	Unsecured	NA	NA	NA	.00	.00
SIERRA MEDICAL CENTER	Unsecured	NA	NA	NA	.00	.00
STEPHEN R. HARRIS	Unsecured	181.00	181.00	181.00	43.32	.00
TAX ASSESSOR-COLLECTOR	Priority	NA	NA	NA	.00	.00
U.S. ATTORNEY GENERAL	Unsecured	NA	NA	NA	.00	.00
U.S. ATTORNEY/FHA/HUD/VA/IRS	Unsecured	NA	NA	NA	.00	.00

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VETERANS ADMINISTRATION	Unsecured	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	89,674.51	.00	.00
Mortgage Arrearage:	11,818.99	11,818.99	725.74
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>101,493.50</b>	<b>11,818.99</b>	<b>725.74</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

30,149.12 7,206.77 .00

**Disbursements:**

Expenses of Administration:	\$4,494.50		
Disbursements to Creditors:	\$19,751.50		
<b>TOTAL DISBURSEMENTS:</b>			<b>\$24,246.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/07/2014

By: /s/Stuart C. Cox

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.